

Part II

Training the Mind to Deploy

By Captains Sam Grable and Troy Thomas

This is the final installment of a two-part serial on the need for financial managers who are trained and skilled at attaining situation awareness and making decisions in deployed conditions.



Air Force financial managers must be prepared to deploy, survive, and make good decisions in a tough environment. In the first installment of this two-part serial, we established that deployed financial managers increasingly operate in a naturalistic setting embodied by such characteristics as high stakes, poorly defined objectives, conflicting goals, and time compression. Technology, the quintessential Air Force approach to information challenges, is only part of the answer (and perhaps part of the problem). Not only have many other military and paramilitary organizations recognized this, but Joint and Air Force doctrine and vision documents have explicitly stated it. For example, *Joint Vision 2020* concedes that advances in information capabilities are proceeding so rapidly there is a risk of outstripping the human ability to capture ideas, formulate operational concepts, and develop the capacity to assess results.¹ Simply put, the human mind is being tested as never before.

Success in the naturalistic environment demands cognitive skills that are more highly developed, if not distinct, from those required during routine, peacetime operations. Research suggests we must be proficient in more dynamic skills such as attaining situation awareness and naturalistic (versus analytical) decision making. This does not imply we should throw away the tools that work under routine conditions. Rather, the Air Force financial community needs to broaden the options available to handle challenging situations; top financial managers possess skills relevant to a broad range of settings and are therefore more adept at processing information and making decisions under tough conditions.

In a letter to his son, General George Patton wrote “You can be born with a soul capable of correct military reactions or a body capable of having big muscles, but both qualities must be developed by hard work....”² Institutionally, we are not deliberately developing the minds of financial managers to be primed for success in the deployed environment. Those who have deployed have largely been effective—to their credit. But to date, the Air Force, and similarly the financial management community, is lagging other military and paramilitary organizations in purposefully preparing the human mind to perform in the naturalistic setting.

Joint Vision 2020 defines the model fighting force as one able to take advantage of superior information, converted to superior knowledge, to achieve “decision superiority”—better decisions arrived at and implemented faster than an opponent can react, at a tempo that allows US forces to shape the situation.³ But absent genuine action, such objectives are certain to remain out of reach. We cannot wait the 10 to 15 years it takes to develop savvy leaders solely through real-world experience—not only are we pushing ever greater responsibility to less experienced personnel, but we continue to battle retention challenges on all fronts. Therefore, we must find ways to encourage financial managers to understand how they think and expose them to learning opportunities that teach experience. At the heart of this second installment are some thoughts regarding what meaningful steps to take now to prepare the force of tomorrow.

Drawing on human performance enhancement (HPE) theory and some recent real-world successes—and building on some career field efforts already underway—we propose a robust education and training strategy. First, we must educate financial managers on how information processing and decision making occur in the naturalistic setting. We must teach the force about themselves and the environment that awaits, and provide some key tools to place in their cognitive toolbox for use when the situation demands. Second, we must develop and deploy simple, inexpensive training to exercise these skills through continuous practice.

Financial Managers Must Fill Their Cognitive Toolbox

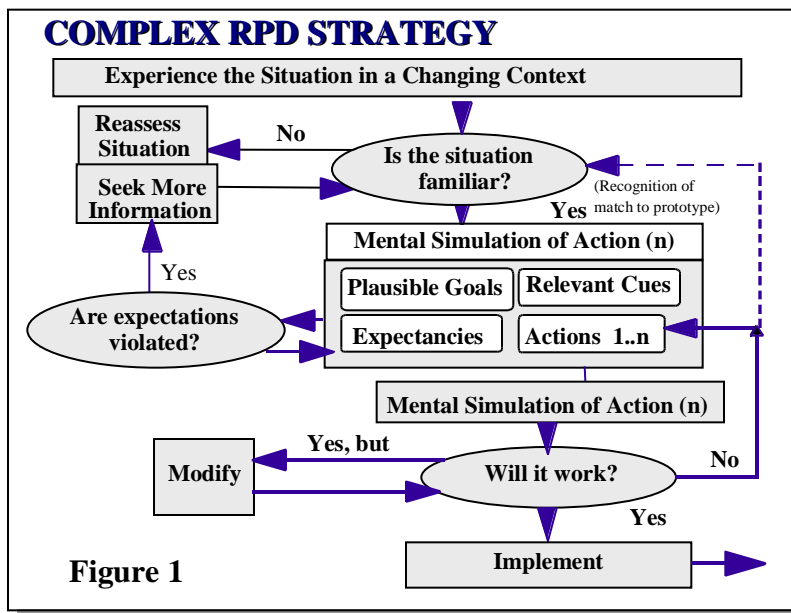
To actively prepare financial managers for the challenges of deployment, we must first build general comprehension of what cognitive skills are, and a sense of urgency about the need to develop them.⁴ Transformation to an expeditionary-focused force—including support of steady-state and emergent deployments—should itself heighten awareness of the expanding naturalistic environment and its unique skill requirements; an FM warrior scheduled to deploy with the next AEF will likely be more aware and interested than if not. Complementing this reality, we must introduce personnel to widely accepted models describing cognitive processes such as decision making and situational awareness. By first understanding what is occurring mentally, decision makers may grasp situations and solutions faster and more clearly.

Foundationally, financial management technical schools, PME, and OJT should introduce and develop mental models that help financial managers learn about key thinking processes.⁵ As asserted in our first installment, three cognitive skills are especially relevant to the naturalistic setting: situational awareness, decision-making, and synchronization. Models exist that help explain these mental processes. One of the most useful models is the Recognition-Primed Decision-making (RPD) process model, shown in **Figure 1**. It ably depicts how experienced individuals make decisions in time-constrained situations when circumstances do not allow for development and evaluation of multiple alternatives.⁶ The RPD model emphasizes the important role of experience in situation awareness and generating outcomes. RPD asserts, “experienced decision makers can identify a reasonably good option as the first one....”⁷ Another notable characteristic is that it emphasizes “satisficing” by selecting the first workable option.⁸ In other words, rather than attempt to evaluate all possible options (the traditional approach), the naturalistic decision maker focuses on making a reasonable decision early, then modifies it as the situation warrants. The dynamic nature of the naturalistic environment creates a constant state of action and feedback in which the decision maker must be primed to act.

Exposure to mental models does not guarantee success; it simply increases the likelihood that we understand not only what is going on around us, but what is happening inside us. It also assists in controlling fear reflexes and in finding solutions amidst apparent chaos. The financial manager who understands useful cognitive models is more likely to select a workable course of action in periods of high stakes and stress. This translates directly to combat effectiveness because, where others hesitate, the prepared financial manager identifies a reasonable solution and takes action.

In addition to the benefits of understanding thinking processes through exposure to models, we can shorten the maturation time of inexperienced financial managers by carefully exploring differences between expert and novice decision makers. The goal is to identify and promote useful heuristics that enable the experienced financial manager to succeed. Heuristics are simply rules of thumb; mental procedures crafted to provide a shortcut or economize effort while still arriving at the right, or nearly right, answer.⁹ Although experts are rarely conscious of their own heuristics, focused inquiry can uncover the rules that most often lead to good choices. Heuristics should be investigated with caution since over-reliance

and excessive confidence in their utility can pose unwanted risks, particularly during the situation assessment phase of decision making. Remember that heuristics are rules of thumb, not gospel.



Developing useful heuristics demands active debriefing and effective capture of decision-making lessons learned. These efforts require in-depth probing of experienced financial managers, particularly those recently returned from deployments. This is not a simple process, so we need to carefully consider how HPE professionals may contribute to such efforts. The nuance here is that it is not enough to just talk about what happened; we must seek to define the underlying assumptions and cues used by our experienced personnel. By identifying and promoting useful heuristics, we can raise the decision making maturity of less-experienced financial managers.

A brief survey of formal training opportunities is useful here. Enlisted Apprentice and Craftsman technical courses are steeped in task detail—military pay processing, certification of funds, familiarization with the accounts payable system, and so forth.¹⁰ These courses also provide an introduction to contingencies and, at least in the Craftsman course, run through several days of contingency scenarios. Basic Financial Management Officer Course provides similar introductory blocks of instruction on such topics as Financial Services Operations, Financial Analysis Operations, and Cost and Acquisition.¹¹

Financial Management Staff Officer Course (FMSOC) serves as an opportunity for mid-grade personnel to broaden out of their primary specialty. Instruction includes principles and concepts of financial analysis, financial services, and comptroller plans and systems.¹² The next level, the DoD Professional Military Comptroller School (PMCS), offers a graduate-level curriculum of similar topics as well as extension to other DoD organizations. PMCS is designed to expand the resource manager's knowledge of issues and policies affecting defense resource allocation and military readiness. PMCS also enhances, with a generalist perspective, the individual's comprehension of the academic disciplines essential to effective comptrollership.¹³

We supplement formal training with numerous computer-based or web-based training opportunities. For example, the Comptroller Contingency Course is available on-line and is designed to be a prerequisite for enlisted personnel deploying as an agent or for others deploying to agent operations. The course includes discussion of what the EAF is, deployment cycles, activating an agent, agent operations, and so forth. The focus is primarily task-level detail.¹⁴

Each of these educational opportunities has the potential to contribute to the maturation of Air Force financial managers. There is a lot of good stuff here; since our business is significantly task related, task training is extremely important. But let us make one key observation—no where in the Air Force financial managers' formal schooling is cognitive skill development truly on the scope, let alone a fundamental element of the curriculum. Rarely, if ever, do we overtly discuss cognitive skills; never is it at the core of our training. One way to begin changing this is to integrate cognitive skill training, including models and heuristics, into already existing programs. Graduated levels of decision making education in formal venues—from technical school to FMSOC to PMCS—would enhance the skills of our enlisted and officer corps.

Developing a cognitive skill baseline through education is an important element of the strategy, analogous to tools in the cognitive toolbox. However, cognitive skills, unused, swiftly lose their edge. We must complement intermittent formal training opportunities with ongoing exercise.

Financial Managers Must Develop Expertise Through Exercise

Let's try another analogy. Professional golfers hone their skill through repetition and practice. Clearly, some are more naturally skilled than others. But the common characteristic they all share is the need to deliberately exercise the skills that earn their paychecks. Just one or two strokes a round can mean the difference between finishing in the top ten or losing a tour card. So too is it critical for financial managers to practice and hone their cognitive competencies through thinking drills.

The second element of our strategy complements the first—financial managers must develop experience. We have found several specific, interrelated ways Air Force financial managers may do so: examining strategies used by decision making "experts," conducting premortems and using debriefing techniques, and consistently practicing skills in settings with a reasonable level of psychological fidelity.

Studying the history of warfare and the decision processes of winners and losers is one means of developing experience by examining the strategies of experts. Military historian S.L.A. Marshall noted that there is no excuse for not having a 3000 year-old mind. What he means is that there is so much history from which to learn and prepare that only by choice do we deny ourselves the benefit. General of the Army Douglas MacArthur similarly keyed on the importance of studying the past. "More than most professions the military is forced to depend upon intelligent interpretation of the past for signposts charting the future. Devoid of opportunity in peace, for self-instruction through actual practice of his profession, the soldier makes maximum use of historical record in assuring the readiness of himself and his command to function efficiently in emergency."¹⁵ Along with the benefit of students being exposed firsthand to military history, social learning theory suggests that individuals can model the behavior of others. Learned behavior becomes part of an individual's repertoire of potential behavior, even

though it may not be overtly performed for some time.¹⁶ The message to us is that we need to study the past to prepare for today and tomorrow.

The Air Force policy document on mentoring, **AFI 36-3401**, provides an initial reading list for all airmen. For financial managers, reading professional publications and journals augments these fundamental readings on seminal topics such as the application of aerospace power. We must deliberately and continuously develop a framework of others' experience from which to build our own, and be wary of the fact that gains in this area are easily overcome by inactivity or neglect.

Mentoring is an incredibly effective means of developing experience, yet **AFI 36-3401** is remarkably silent on the topic of cognitive skill development. Rather, it focuses on such lifeless mentoring topics as the career path pyramid, professional development plans, and communicating that personnel shouldn't aim too high ("An officer should understand they had a successful career by achieving the rank of lieutenant colonel"). While developed with good intentions, this AFI does not lay out a meaningful mentoring program. Some elements are useful, but mentoring should be about developing experience so that those who follow may fill leadership needs.

For example, veteran financial managers should be providing less experienced leaders with "war stories" focusing on how situations were recognized, decisions made, and actions taken. In *Sources of Power: How People Make Decisions*, decision making expert Gary Klein asserts stories should be used for the tough, non-routine events where their skills really made a difference.¹⁷ Clearly, we cannot effectively mentor experience by simply asking people to tell stories. Finding a good narrative is difficult enough; it is even harder to use it to build experience within the human mind.

Extracting learning through stories demands a rigorous process. We recommend a four-pass approach adapted from Klein.¹⁸ First, listen to a brief version of the experience to determine if it has potential. Nipping a dull, routine story in the bud avoids wasted time. Do not simply seek drama, which is often a tale more of chance than of choice. Second, outline the full story, identify a timeline, note situational awareness at each stage, and observe how knowledge is transformed. Challenge yourself to visualize the decision setting and recreate the process. Third, probe the thought processes to include cues, alternate goals, selection of a course of action, and ask "what ifs." Challenge the expert to consider hypothetical situations and the impact of different information. Fourth, review for novice challenges regarding interpreting events or choosing the course of action, and ask if and why a novice might get confused.¹⁹

Incorporating real mentoring into training of all kinds will increase both the historic "glue" that binds financial managers together, as well as the probability of modeled behavior in time of crisis. But we cannot simply downward direct the requirement and expect success; each unit must be effectively organized and led in such a way that mentoring occurs even absent constant oversight. The most successful mentoring is not directed, but a spontaneous response to opportunities of timing, coinciding interests, and individual inquiry. Highly effective mentoring relationships require a degree of comfort and confidence that cannot be directed by an AFI. It must be a function of culture and job performance rather than a mandated program. In this context, mentoring is the prerogative of willing and capable officers, NCOs, and civilian leaders alike. In units where mentoring depends upon top-down direction, or only meets the criteria outlined in **AFI 36-3401**, we would expect also to find a unit lacking in preparation for the deployed environment.

In addition to building an experience base through study and mentoring, we need to develop financial managers who actively think through mental processes. Used during the planning stages of any activity, the pre-mortem is an excellent stepping off point. Essentially, the pre-mortem is based on the idea that planners, particularly those who lack experience, place too much confidence in their own plans.²⁰ Employing the pre-mortem, a planner steps back from his plan and assumes failure. He then actively seeks out reasons for failure, probing for ill-advised assumptions, weaknesses, and complexity. A pre-mortem strategy takes the planner out of the perspective of defending the plan or shielding himself from flaws. Well executed, it breaks down the emotional attachment to the plan's success, instead "showing [the planner's] creativity and competence by identifying likely sources of breakdown."²¹

If pre-mortems are useful in planning, the debriefing is critical after action. For the combat pilot, debriefings are an integral part of any mission. In fact, training missions may be considered successful—despite substandard flying—if the debriefing is excellent. Often, more learning occurs during the debriefing than the actual flight. In-depth debriefing skills are important because critical learning points typically reside not in the first (and simplest) level of detail, but in the underlying mental processes. For example, a debrief should include discussions regarding what assumptions were made, where these assumptions led, what critical cues were used, what was ignored, what feedback was pursued, opportunities for process improvement, and so forth. Good debriefings expose assumptions and processes that led to particular decisions and actions.

Current practices are deficient in that training events and exercises are followed by an after-action process that focuses almost solely on process improvement and system shortfalls. We recommend complementing this approach with a series of debriefing sessions during which junior financial managers are encouraged to inquire into the decisions of their superiors with a respectful candor that allows for experience transfer. The challenge here is to embrace debriefing techniques as an integral part of our formal and on-the-job training; it is a critical learning opportunity that, when employed effectively, may even eclipse the value of a training task itself.

A scene in the 1989 drama *Glory* depicts soldiers of the Massachusetts 54th Volunteer Regiment practicing their marksmanship skills. One soldier is firing particularly well and draws the attention of Colonel Robert Gould Shaw, played by Matthew Broderick. He commends the soldier for fine shooting, then asks him to continue. As the soldier primes and prepares the rifle, Shaw positions his revolver next to the soldier's ear and repeatedly fires. Not only is the rifleman's aim spoiled, but eventually he is in such a state of shock that he stops action altogether. Colonel Shaw's message to the 54th Massachusetts is that they may be good in a controlled environment, but will face—and must train for—a far more challenging task in combat.

The lesson for us is that to be prepared for the naturalistic environment we need to develop high fidelity simulations, because simulations—as basic as unit level, in-house exercises, or as complex as major joint maneuvers—represent opportunities to practice decision-making skills. Simulations are designed to replicate the essential characteristics of the real world that are necessary to produce learning and transfer. These efforts range from flight simulators, which have a substantial degree of physical fidelity, to role-playing methods, in which the degree of physical simulation is minimal. In any case, the purpose of the simulation is to produce psychological fidelity—to reproduce in the training tasks those behavioral processes that are necessary to perform the job.²² Enhanced fidelity increases the positive transfer between the simulated experience and actual behavior in the naturalistic environment.²³ Increasing the level of psychological fidelity doesn't have to be expensive. In *Glory*, Colonel Shaw introduced a small degree of physical fidelity that resulted in a significant increase in psychological fidelity.

One relatively simple and inexpensive simulation, the Tactical Decision Game (TDG), is used effectively by the USMC. Each month, *The Marine Corps Gazette* publishes a scenario-based TDG challenging readers to assess a tactical situation and decide on a course of action (COA). While the complex naturalistic setting is not inherent to the TDG, some leaders, such as those at the USMC's **The Basic School (TBS)**, introduce additional psychological fidelity through time-compression. They also debrief the subordinate's decision making, sometimes in conjunction with other possible COAs. Moreover, subordinates are graded not on whether they determined the "best" solution, but on how well they recognize their assumptions and mental processes, focusing primarily on decision-making skills.²⁴

This kind of approach may be employed as a low cost simulation starting point for all personnel in formal and on-the-job training. The financial management community should employ similar decision simulations—published in periodicals such as *The Air Force Comptroller* and available on-line—geared toward the development of common skills. The goal is to provide meaningful decision making training to as much of the force as possible. The financial management community has put some basic scenarios on the Top Dollar web page, which, if used correctly, may complement the Contingency Training Course. The obvious weakness is that some may choose to use these scenarios simply to "crack the code" in effort to win Top Dollar. Such an approach may actually inhibit the contribution to real-world operations such simulation can provide, because cognitive growth isn't in memorizing but in experiencing.

Our intervention plan for developing cognitive skills calls for education and training, generally through simple, inexpensive methods tied into existing organizational structures. The strategy begins by educating all personnel about the naturalistic environment and appropriate mental models. It requires financial managers to develop experience and expertise by embracing history while institutionalizing "war story" mentoring and debriefing. Finally, it calls for continual honing of cognitive and decision-making skills through curriculum enhancement in existing formal training, as well as informal simulations such as decision games. The strategy is based on our own observations, founded in HPE theory, and proven by trial.

Conclusion

Military success or failure in the information age depends not only upon the capability of employed technology, but the minds of military personnel. Over five years ago, organizations such as the United States Marine Corps, National Fire Academy, and Federal Emergency Management Agency were already developing institutional awareness of cognitive requirements and moving forward implementing training and education programs. Five years later, the Air Force continues to focus on technological solutions or cognitive task analysis focused on rated or airborne battle management positions alone. We can do better.

Meaningful change does not occur as a result of someone saying it must. To successfully train the human mind we must tap into the core culture of the Air Force and change our education, training, and thinking in fundamental ways. Superficial attempts will likely result in failure; we must buy-in to the need for change, map a strategy, and see it through. Accompanied by effective technology interventions, this will enable the joint force of 2020 to “use superior information and knowledge to achieve decision superiority, to support advanced command and control capabilities, and to reach the full potential of dominant maneuver, precision engagement, full dimensional protection, and focused logistics.”²⁵

Air Force financial managers must institutionalize the reality that in future warfare all personnel will be required to perform in a naturalistic environment, and a conviction that these settings present challenges that require highly developed cognitive skills with which to enable quick action within the adversary’s decision loop. Situational awareness, RPD, and synchronization—a few of the many cognitive competencies that leaders must understand, develop, and practice—are applicable to any deployed financial manager facing the 21st century’s pedigree of clausewitz’s fog and friction. We must continue work to take advantage of simple, powerful techniques that emphasize exposing and understanding thinking processes, studying the strategies of experts, and developing experience through practice. Borrowing from a USMC mantra, we must “equip the man vice man the equipment.”

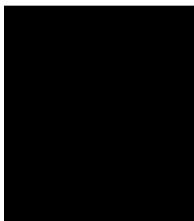
Afterword

Finding solutions to the gap between what we teach and what we should teach is not easy; implementing meaningful solutions is even more challenging. We believe that developing cognitive skills in the financial management career field, let alone the Air Force at large, demands far greater effort than we are currently undertaking. We also know that we do not have all the answers to this challenging problem. The intent of our work is to whet the reader’s appetite for further research.

The United States Air Force and its Institute for National Security Studies (INSS) has embraced our work and considers the topic worthy of funded research. If you are interested in pursuing a grant, please familiarize yourself with the INSS web page at www.usafa.af.mil/inss/. This specific research topic may be found at www.usafa.af.mil/inss/dal.htm, heading 3.46. Also, the endnotes to this article provide some very useful resources. If you would like more information about mentoring or pre-mortems, Gary Kleins’ *Sources of Power* is a great book. The Air Force operations community actively employs debriefing; if you are located at an operational wing, they could serve as an outstanding resource. Check out www.mca-marines.org/Gazette/gaz.html for the latest online TDG in *The Marine Corps Gazette*.

Finally, if you are interested in some interchange regarding the topics discussed here, or would simply like to provide feedback, please feel free to contact us via email. Capt Sam Grable: sam.grable@pentagon.af.mil
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- ¹⁹ Klein asserts that asking the expert to identify mistakes a novice might make and why they might be made is an excellent way to gain insights about what the expert notices that the novice might not. *Ibid.*, 190.
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**The Air Force Financial Management and Comptroller Award for
"Best Bank and Federal Credit Union of the Year 2001" is:**

**The First National Bank, Tinker AFB OK
and
Hanscom Federal Credit Union, Hanscom AFB MA**

Our congratulations to both of these financial institutions! Your dedication and support of the men and women serving the Air Force is greatly appreciated.

